



HUSKY-A Health Insurance Plan

THE REAL STORY:

- Virtually all are low-income workers
- They come from all over CT. Less than 25% live in Hartford, New Haven and Bridgeport. Two-thirds live outside the five major cities (Hartford, NH, Bridgeport, Waterbury, Stamford)*
- 75% of recipients are women*
- 50.4% Caucasian, 27% Hispanic, 19.2% African American
- More than 91% speak English as their primary language
- Almost 30% are age 40 or older. 57.5% are 25-39 years of age; 13.4% are 19-24 years old

WHAT ARE THE INCOME LEVELS?

- 150% of federal poverty level (the highest amount these individuals can make) is:
 - ➔ for a family of 2 (e.g., grandma raising grandson): \$18,735
 - ➔ for a family of 3 (e.g., mom raising two kids): \$23,505
 - ➔ for a family of 4 (e.g., working mom and dad raising two kids): \$28,275
- To put into context, two parents, each working a full-time minimum-wage job, 52 weeks per year, would earn about \$28,000 total

WHY SHOULD WE KEEP THESE FOLKS COVERED?

- Having health insurance coverage for routine preventive care keeps people healthy, increases their employability, and helps detect medical problems before they are more expensive and more difficult to treat
- Coverage is cost-effective. The state pays an annual cost of \$2,277 for HUSKY recipients (50% reimbursable by the federal government). The state pays \$2600 annually for a person in the state employee health insurance plan**
- Those with no coverage typically wait until they are sick, and then go to emergency rooms. The state ends up paying for the cost of their emergency room care through Uncompensated Care. It is much, much more expensive to pay for an emergency room visit than to treat a problem when it begins through a primary care physician
- Research shows that making health insurance available to parents increases the chances that their children will be signed up for coverage
- Coverage provides incentive to continue working. For those folks earning just over 100% of federal poverty level, it may be more beneficial to them to earn a little bit less money from their job, to get under the new 100% of federal poverty level limit. For example, the income limit for HUSKY A Parents will be \$15,670 for a family of three (that's 100% of federal poverty level). If someone is earning \$16,000 annually, and therefore is eligible now, but will be ineligible as of 4/1, they may try to work a little bit less in order to retain coverage

* CT Health Foundation

* Connecticut Voices for Children